

CHAPTER 5

Helping women get on TRACK:¹ Building resiliency through a business mentoring program for women entrepreneurs on Prince Edward Island

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INTRODUCTION

We like to think that times have changed and women in business are on an equal footing with their male counterparts. The sad reality is that the goalpost has moved, but not far enough. Finding ways to balance or harmonize business leadership and personal success with family and other responsibilities remains a challenge for many women. Further, biased attitudes and gender stereotypes continue to dismiss and diminish women's place in the business world. Systemic change is paramount for women in business to achieve parity with male entrepreneurs.

To this end, the Prince Edward Island Business Women's Association (PEIBWA) sought funding from Status of Women Canada to research, develop, and pilot a business mentorship for women entrepreneurs in rural and urban settings on Prince Edward Island. Concurrently, PEIBWA mounted a social and print media campaign, accompanied by public presentations, to highlight the accomplishments of women entrepreneurs—to change the conversation about what women were capable of achieving.

This chapter describes the 30-month pilot project and its outcomes, one of the first of its kind as a community-based mentorship program, and also one that developed an evidence base to measure outcomes at the personal, organizational, and community level.

SELF-EMPLOYMENT IN CANADA

Income, arguably the most important social determinant of health (Raphael 2009), shapes living conditions, affects psychological well-being, and influences health-related behaviours. Income also determines food security, housing, and other basic health prerequisites. Similarly, physical and mental health are linked with employment status (Mikkonen and Raphael 2010).

The Great Recession of 2008–2009 hit hard, with 8,000 small businesses in Canada closing their doors in 2008. In contrast, the number of business bankruptcies per year in Canada had fallen to about 6,300 in 2007 (Industry Canada 2008). Although it is difficult to provide a denominator because many small, particularly micro, businesses are not registered—so are rendered invisible in government statistics—the consensus among key players is that this was the worst financial crisis since the Great Depression of the 1930s (Kiladze et al. 2014).

Families were directly affected by the downturn in the economy. Birth rates fell to record lows as people delayed having children and divorce rates increased, not unexpectedly as financial problems are a common root cause in divorce (Simpson 2010). The impact of the recession continues to be felt and job insecurity has actually increased, despite the recession being declared officially “over” by 2009.

In the face of increasing job insecurity, Canadians are turning to self-employment. This is a pattern typically seen when an economic recession occurs (Picot and Heisz 2000). For example, an increase of more than 115,000 self-employed individuals was identified by Statistics Canada between October 2008 and October 2009, while the number of paid workers decreased by nearly one-half million (LaRochelle-Coté 2010). When fewer full-time jobs are being created, self-employment becomes an attractive alternative to part-time work or unemployment for some individuals.

According to Statistics Canada (LaRochelle-Coté 2010), the impact of the Great Recession continues to be felt. In January 2015, Statistics Canada reported that self-employment in Canada rose by 41,100 individuals while full-time salaried jobs fell by 5,700 (with growth only in part-time positions). In February 2015, the self-employed represented approximately 15.6 per cent of all working Canadians, up from 15 per cent mid-year 2014—but this is still below

2009 recessionary levels when the percentage of self-employed rose to 16.3 per cent.

Turning to self-employment is increasingly an option considered by women, who comprise a disproportionate percentage of the underemployed and are entering small business ownership in dramatic numbers (Fielden & Davidson 2005). In 2014–2015, Canadian women 25 to 54 years of age made up the largest proportion of the newly self-employed (followed by men over 55 years) (Grant 2015). Karen Hughes (2015), reporting in the *Global Entrepreneur Monitor (GEM) Canada Report on Women's Entrepreneurship 2013 & 2014*, noted that Canadian business women have some of the highest rates of activity among women in innovation-based economies:² the report cited that 10 per cent of Canadian women were involved in an early stage of a business and another 7.7 per cent were involved in an established business (i.e., operating for more than 3.5 years).

THE ROLE OF MENTORING IN BUSINESS SUCCESS

While entrepreneurship is an attractive option for many, 55 per cent of new businesses (“start-ups”) fail within the first five years and 70 per cent within the first ten (Statistic Brain Research Institute 2016). A variety of factors lead to business failure, but one in particular stands out for new entrepreneurs: a critical lack of basic business competencies. Although entrepreneurs are characteristically passionate about what they do, many lack the essential business-related knowledge, skills, and personal attributes to work on their business, not just in their business.

Compounding this lack of essential business competencies are issues of trust, confidence, and culture among women entrepreneurs or those who wish to be entrepreneurs. For example, Langowitz and Minniti (2007), in their study of nascent entrepreneurs in the GEM 2001 data, examined subjective perceptual variables such as their research subjects' subjective assessment of their own skills, knowledge, and ability with respect to starting a new business; their personal assessment of the existence of opportunities; and their fear of failing. The authors concluded that these factors are crucial for start-ups. They noted that men tend to see themselves in a more positive light than do women, suggesting that these systemic perceptual differences may be

the result of greater role incongruity among women, and called for programs aimed at improving women's perceptions.

A number of other studies such as Fitzsimons et al.'s (2001) study of women in Ireland concur with Langowitz and Minniti's findings, and point to the significant influence of attitudinal variables in women's likelihood to be involved, or not, in early-stage entrepreneurships.

A relatively small, but growing, body of evidence suggests that mentoring might mean the difference between survival and failure for many small businesses (e.g., Deakins et al. 1998; Waters et al. 2002; Cull 2006; Gold et al. 2010; Fielden et al. 2000). Business mentoring works by providing budding business owners with access to seasoned entrepreneurs who volunteer their knowledge, skills, and experience to assist with the major causes of business failure. For example, 46 per cent of failures are attributed to emotion-based pricing, lifestyle, non-payment of taxes, lack of pricing knowledge, lack of planning, no knowledge of finances, and lack of experience in record-keeping (Statistic Brain Research Institute 2016). A mentor can help the new business owner focus, plan, measure results, differentiate, pay attention to their customers' needs, learn from failure, and address a number of factors that only experience can teach.

BUSINESS MENTORING FOR WOMEN ENTREPRENEURS

Several recent American initiatives identified structural barriers facing women entrepreneurs that are gender-specific in contrast with the factors cited above that affect both men and women. Examples of gender-specific factors include stereotypes about abilities and access to helpful networks, government contracts, or financial support (Cantwell 2015; Greene and Thiebaud 2016). The message is clear: when it comes to helping women entrepreneurs succeed, a gender-neutral approach is not enough.

In Canada, The Women's Enterprise Centre compared the results of their research on women's business growth with evidence from national and international studies. Among the strategies employed to overcome barriers and support growth, mentoring emerged as one of four strategic programming areas. An international environmental scan revealed that because the evidence is so compelling many countries

have integrated mentoring for women entrepreneurs into their overall economic strategies (Women's Enterprise Centre 2014).

Recent meta-analyses and reviews of the published research support the notion that mentoring for women entrepreneurs can help them overcome barriers—both gender-neutral and gender-specific—and identify opportunities (PEI Business Women's Association 2015). Many medium- and large-sized businesses have established workplace mentoring programs, targeting women and minorities to help them break through the glass ceiling that hinders their career progression (Larson 2014). But women entrepreneurs who work outside of these corporations, such as micro- and small-business owners, do not have access to this type of program; the evidence suggests strongly that they would benefit from a mentoring relationship to address both gender-neutral and gender-specific factors.

BACKGROUND

The Island context

PEI, the most rural of Canadian provinces, has a remarkably vibrant business sector for a small island. An astonishing 94 per cent of jobs in the province are in small- and medium-sized enterprises (SMEs), compared with a national average of nearly 90 per cent. PEI's economy is structured around the small-business side of SMEs; nearly 99 per cent of PEI businesses surveyed in 2012 fell into the small category, employing between 5 and 100 paid employees (a total of 33,079 workers; 85.6 per cent of PEI's SME workforce) in a province with just under 146,000 residents.

In fact, most of the SMEs in PEI are likely micro, employing fewer than five paid workers, but since disaggregated data are not available (McGowan 2015a)—and businesses making less than \$30,000 CAD in annual revenue are often not registered—that observation remains largely anecdotal. The descriptions of micro- and small businesses used here are in accordance with Industry Canada's definitions (Industry Canada 2015a).

The largest sectors in PEI by employment are the services-producing sector (54.6 per cent of the employed labour force) and the goods-producing sector (16.8 per cent), which includes natural resources (2.8 per cent, including fishing) and agriculture (2.9 per

cent). The knowledge-based sectors that provide professional, scientific, and technical services (e.g., aerospace, bioscience, renewable energy, and information technology) are growing rapidly, with a 37.9 per cent increase in employment occurring in these sectors between June 2015 and June 2016 (Statistics Canada 2016).

The plural, or social, sector (Mintzberg 2015) is also a major employer in PEI. A 2011 report by The Community Foundation of PEI revealed that Island not-for-profits employed more than 6,000 Islanders, 7.5 per cent of the province's labour force (Community Foundation of PEI 2011; McGowan 2015b). Accordingly, the not-for-profit sector is the third-largest employer in PEI after health care and social assistance (10.8 per cent) and wholesale and retail trades (9.8 per cent) (Statistics Canada 2016).

Unemployment in PEI remains high at 1.6 times the national average (11 per cent versus 6.8 per cent in June 2016; Statistics Canada 2016).

Innovations such as the 12.9-kilometre “Fixed Link” (Confederation Bridge) that connects the Island with the mainland across the Northumberland Strait are recent, with the Bridge completed in 1997. Much economic activity is seasonal (e.g., agriculture, fishing, tourism-related retail or accommodation, many restaurants). During severe winter storms—as occurred during the memorable winter of 2014–2015 when 549.2 cm of snow fell by the end of April 2015—the Island endures long periods of economic shutdown. During these periods, suppliers cannot deliver, producers cannot ship to processors, and customers cannot travel to places of business. The economic toll can be severe.

Entrepreneurship in small-island economies such as PEI differ in many significant ways from mainland urban centres. As described by Baldacchino (2011), this “islandness” is related to geography, population size and structure, costs of infrastructure such as government services and telecommunication, access to human and physical resources, and the insular nature of these entities.

Islandness can be described subjectively as well. Novaczek (2015) noted that the sense of space and place that exists among Islanders is one of valuing quality of life over material ambitions. Family and community engagement and work-life balance in a “healthy and esthetically-pleasing environment” (Novaczek 2015, 149) are key

motivators for most Islanders.

PEI is also one of the most ethnically and culturally homogeneous Canadian provinces. Until recently, there has been relatively little immigration from outside of the US, the UK, or Europe. Consequently, Islanders have had relatively limited exposure to other worldviews and behavioural norms.

Cultural norms—particularly about gender roles—run deep in Island society; for example, according to a participant in the needs assessment we conducted, the idea of women placing their children in daycare in order to establish a business or grow an existing one can carry a negative stigma.

Women as entrepreneurs

Canadian women entrepreneurs are starting to be recognized for their significant economic activity: for example, the Royal Bank of Canada estimated that women-owned small- and medium-sized businesses contributed \$148 billion to the economy of Canada by 2011. A recent *Globe and Mail* newspaper guest columnist observed that a 20 per cent increase in total revenues for women-owned businesses over the next decade would add a “staggering” CAD\$198 billion to the national economy (Aidis 2015).

Yet, only two per cent of women-owned businesses break through the \$1 million barrier. Women typically underestimate their capacity to grow their businesses and are less likely than men entrepreneurs to have access to capital. Not surprisingly, their business revenues tend to remain comparatively low (Ernst & Young 2015).

A 2012 study by BMO Bank of Montreal revealed that 71 per cent of Canadian women would start their own business if they had the chance to do so. As Canadians, including women living in PEI, turn increasingly to entrepreneurship, BMO’s data revealed that they tend to start up small or micro-businesses and rarely grow beyond that size; in fact, 46 per cent of small- and medium-sized Canadian businesses have a woman at the helm (BMO 2012), although only 15.5 per cent were majority-owned by women. Industry Canada reported a slight decline in the percentage of women-owned small- and medium-sized businesses between 2007 (16.4 per cent) and 2011 (15.5 per cent) (Industry Canada 2015b), however, which may reflect the impact of the Great Recession of 2008–2009.

Women-owned businesses tend to be concentrated in service-oriented sectors such as retail, which have a relatively high failure rate: only 47 per cent of retail businesses are still operating after four years, according to statistics compiled by the US-based Statistic Brain Research Institute (2016). As noted by an economic/business development specialist who participated in a needs assessment focus group for the mentoring project, the risky nature of their businesses is compounded by the fact that many entrepreneurs—men and women—lack essential business competencies. Additionally, accessing business support networks can be particularly challenging for women entrepreneurs in a largely rural province.

Women and entrepreneurial self-efficacy

It is well-documented that women have a particularly hard go when it comes to running a business. A recent US Senate study noted that women entrepreneurs face gender stereotypes that translate into challenges and barriers such as equal access to capital, getting federal contracts, and obtaining relevant counselling and training (Cantwell 2015).

The Kauffman Foundation came to similar conclusions. In a recent literature review, the Foundation noted that research concerning women entrepreneurs has evolved from a deficiency model that suggested the problem lies with women to consideration of gendered structural factors (Greene and Thiebaud 2016, n.p.), that is, systemic social factors that promote or maintain gender inequality:

A substantial amount of gender inequality exists in entrepreneurial activity. Barriers to women's entrepreneurship are commonly studied and include access to financing, culturally constructed perceptions on abilities, and stereotypical traits of entrepreneurs.

The evidence shows that Canadian women face these barriers, too (Women's Enterprise Centre 2014; Industry Canada 2015b). Further, women generally—even the most overtly successful—tend to lack confidence and their sense of entrepreneurial self-efficacy tends to be low (i.e., the sense that even though she has the knowledge and skills, is she actually able to “pull it off”) (Kay and Shipman 2014; McGowan 2015c). The “no tall poppy” syndrome is also at work (MacDonald 2016); women participants in the mentoring project shared their

experiences of being criticized for thinking they could start and run a business. Several said they were confronted with “Who do you think you are, better than us?” when they started a business.

Deeply entrenched attitudes are difficult to shift. At a recent service club meeting in Charlottetown PEI, 25 female members of PEIBWA joined the breakfast meeting as guests. PEIBWA’s executive director was the keynote speaker; she was taken aback by a question posed by a male participant sitting beside her at the head table: “So... what kind of businesses do these women have, anyway? Baking cupcakes?” Is it any surprise that many women hesitate to start or expand a business?

Although the seismic societal shifts required to overcome gender stereotypes and the tall poppy syndrome will take more than the average business cycle to come in to force, business planning and financial knowledge and skills can be learned. Confidence can be increased and one’s sense of entrepreneurial self-efficacy can be strengthened if relevant and positive support is available, particularly through role models and mentors who have credibility and status in the community.

Women entrepreneurs also need to see it in order to be it (Ernst & Young 2015). Women conventionally have much less exposure to entrepreneurship than men do, as demonstrated by recent research among university business students (undergraduate and graduate) where female students were much more unlikely to consider entrepreneurship than their male counterparts (Dempsey and Jennings 2014). The world of the entrepreneur remains clouded in mystery—a black box—for many new women entrepreneurs.

PEI BUSINESS WOMEN’S ASSOCIATION BUSINESS MENTORING PROJECT

PEIBWA is funded by the federal Atlantic Canadian Opportunities Agency (ACOA) as a member-based not-for-profit organization, the only business association in PEI that is province-wide in scope. More than 20 years old, the association’s strategic priorities are to advise, develop, and connect PEI women entrepreneurs. The Association currently serves over 400 member businesses, representing more than 1,000 individuals; more than 1,800 individuals were reached between November 2014 and June 2016 with programs that included network-

ing events, business skills development, and advisory services. Business Start-Up 101, for example, is a popular three-hour workshop offered monthly to members and non-members alike.

Recognizing the importance of mentoring generally, and for women entrepreneurs more specifically, the Association saw a unique opportunity in a 2014 call for proposals by Status of Women Canada on the theme of Positioning Women for Success: Advancing Women in Various Sectors Through Mentoring. The Association received funding for a multiyear pilot project, September 2014 to March 2017, to research, develop, and pilot a business mentoring program that would promote and support Island women entrepreneurs. The target groups were women in urban and rural settings who wish to start or expand a business, but do not have access to a workplace business mentoring program.

Our first step was to investigate the wants and needs of women in PEI who were interested in starting or expanding a business, but who did not have access to a workplace mentoring program. The needs assessment phase of the project included community consultation and further review of the mentoring and entrepreneurship literature for best practices. We also examined the social, cultural, and economic context of PEI and options for structuring community-based mentoring that would reach women entrepreneurs in small businesses in both rural and urban settings.

Community knowledge surveys were conducted prior to and at the end of the project to measure change in awareness of opportunities and barriers facing women in business. Mentee participants completed self-assessments at the beginning and end of their mentorships and submitted reports throughout; they also completed an exit survey.

NEEDS ASSESSMENT PHASE OF THE PILOT PROJECT

The Theory of Change model

The Theory of Change model (Taplin and Clark 2012) guided the needs assessment for this project. The Theory of Change is not theory as that term is usually understood; rather, it serves as a planning, participation, and evaluation process to achieve social change (Clark and Anderson 2004); it pertains to a specific set of activities or interventions, not a general theory of how change happens. As explained by

Taplin and Clark (2012), Theory of Change is “a rigorous yet participatory process whereby groups and stakeholders in a planning process articulate their long-term goals and identify the conditions they believe have to unfold for those goals to be met.”

The Theory of Change begins with long-term goals. Questions are posed to identify pre-conditions for change; the responses serve as qualitative data. Answers to the posed questions give rise to new understandings in an iterative process that generates the concepts that evolve into new ideas about what change is needed and how that change should optimally occur. A Theory of Change approach provides a blueprint for collaborative, pragmatic decision-making and evaluation, and eventually gives rise to a narrative about desired outcomes. What needs to change, and why? How should that change happen (Clark and Anderson 2004)?

Beginning with outcomes, building a Theory of Change involves drilling down through interventions (activities), assumptions, rationales, and indicators to construct a results chain. As described by Helène Clark, Director of ActKnowledge, Theory of Change is “a representation of how and why a complex change process will succeed under specific circumstances” and is key for results-based management (Clark 2012). The final component of a Theory of Change is a plain-language narrative and a visual map.

Inherent in a Theory of Change is acknowledgement that one’s influence is limited. For example, an intervention planner controls inputs, activities, and outputs of a mentoring program; can influence outcomes such as changes in behaviour (e.g., mentees making key decisions or pursuing business knowledge and skills training); but can only have an interest in broader societal changes such as gender stereotyping (Hearn 2001).

Clearly, the Theory of Change as applied to the mentoring project had much merit: it is based on the participation of those most likely to be affected, focuses on outcomes (as a call to action) that build resiliency among women entrepreneurs and their communities, and clarifies the scopes of our influence.

Needs assessment: Methods

The needs assessment phase was conducted to identify an appropriate model, or models, to pilot a program that would fit the needs

and wants of Island women entrepreneurs and improve their likelihood of success. The needs assessment was completed between February and August 2015 and included complementary data sources:

- a pre-project community survey of knowledge about opportunities and barriers facing women entrepreneurs;
- a review of the research literature to identify best practices;
- community consultations (information meetings, public presentations, key informant interviews, and focus groups) to build context; and
- discussions with key sector leaders on the project Advisory Board.

In accordance with Theory of Change methodology, the needs assessment was structured around specific questions:

- a) **Pre-Project Community Knowledge Survey:** How knowledgeable are Island entrepreneurs about the opportunities and barriers facing women entrepreneurs? An online survey (via Survey Monkey) was sent to all Association members and non-members who attended Association events. The survey was repeated post-project to measure any change. A small proportion (2 to 3 per cent) of respondents were men.
- b) **Review of the Research Literature:** What are the implications for the pilot?
 - **Evidence of outcomes:** What impacts can we reasonably expect a business mentoring program to have for Island women entrepreneurs? What happens to the careers of women who participate in formal business mentoring programs?
 - **The mentoring relationship:** How does the mentor-mentee relationship function for women entrepreneurs (positively and negatively)?
 - **Gender issues in mentoring:** Does mentoring work differently for women and men?
 - **Intersecting factors in mentoring:** Does mentoring work differently when intersecting factors—a range of socio-demographic variables that have gender-specific features—

are considered (see Table 5.1)? What can we learn from how these factors are configured in a Gender-Based Analysis Plus (GBA+; Status of Women Canada 2015)?

- Best practices in mentoring programs: What are the essential considerations to take into account for an effective mentoring program?
- What mentoring can look like: What is the evidence for the relative effectiveness of various formal mentoring models for women entrepreneurs? What configurations are most effective?

- c) Community Consultations: What local contextual factors do we need to consider? Who are the gatekeepers in the communities? How can we reach potential mentors and mentees?

Information sessions, discussions, and presentations to various groups were held to inform them about the project and promote dialogue about business mentoring for Island women (e.g., Rotary clubs, The Reach Foundation, Mi'kmaq Confederacy of PEI, Aboriginal Women's Association of PEI, City of Summerside officials, Community Business Development Corporations, Rural Action Centres, Chambers of Commerce).

The project was publicized through print and social media and the Association's Telling Our Stories campaign, where women entrepreneurs were profiled in a local popular newspaper insert. We identified the needs and wants of Island women through key informant interviews and focus groups. Community partners engaged with the project through this process by participating in focus groups and key informant interviews, identifying potential mentees and mentors, and hosting sessions.

- d) Advisory Board: What are the gender, sector-specific, and other issues that we need to consider? How can we best accommodate the needs of women entrepreneurs in the PEI context?

Advisory Board members were leaders in their respective sectors and organizations with experience of mentoring, in-depth knowledge of sectors, subject matter expertise on gender issues, and youth/francophone/Aboriginal representation.

Needs assessment: Results

a) Pre-Project Community Knowledge Survey

The online survey focused on knowledge of the opportunities and barriers facing women entrepreneurs. The sampling frame for the survey comprised 295 PEIBWA members and 550 non-member event attendees who live in PEI; 164 eligible responders completed the survey, of which 96 per cent were women. The effect size is considered sufficient to enable comparisons with the post-project survey (.95 confidence level) (McGowan 2015d).

We learned that most PEI entrepreneurs who responded were aware of the barriers women face in accessing professional or business opportunities, but one-third disagreed with one or more of the three systemic barriers listed (fair access to capital, equal access to government contracts, and obtaining relevant training and counselling; Cantwell 2014).

Nearly 83 per cent of respondents agreed that domestic and/or caregiving responsibilities were a barrier to advancement, while nearly two-thirds (63 per cent) agreed that gender stereotypes were also a barrier. Nearly 45 per cent perceived that pursuing business growth or career advancement is too burdensome. Around one-third agreed that lack of family or peer support and lack of managerial experiences were significant barriers.

Additional comments cited experiences of systemic discrimination based on age, sex, the infantilization of women, lack of access to important networks, and lack of confidence. Only one-third of respondents agreed or strongly agreed that there are existing opportunities to help women overcome barriers; most of these respondents were in the older age groups.

b) Review of the Research Literature

The project team conducted a second, more comprehensive literature review, including both published and grey literatures. Although a large body of research exists on mentoring generally, and on women and entrepreneurs specifically, the focus has been largely on workplace mentoring (e.g., corporations, colleges and universities, or health care facilities). When community-based mentoring was under investigation, it focused on community mentoring for youth at risk. No research was

located that investigated community-based business mentoring for women entrepreneurs. We have no reason to believe, however, that lessons learned from the current research cannot be extrapolated to the latter context.

We also investigated subjective similarities and differences between women and men small-business owners, such as goals and motivations (McGehee et al. 2007).

Research concerning rural, island entrepreneurship was gleaned for factors specific to these contexts, which were summarized earlier in this chapter in the discussion concerning “islandness.”

The findings from this literature review are described in detail in the needs assessment report (PEI Business Women’s Association 2015). The highlights were:

- There is good evidence for the effectiveness of business mentoring for women.
- The mentoring relationship should ideally be relational rather than instrumental for women entrepreneurs.
- Gender issues need to be taken into account.
- Intersecting factors, as defined by Status of Women Canada’s Gender-Based Analysis Plus framework, need to be taken into account (Status of Women Canada 2015; Table 5.1).
- Best practices for mentoring, as identified by the International Mentoring Association (2012) and others, indicate that diverse modes or structural models should be piloted, with consideration of factors that may contribute to or deter the success of a program (Tannis 2006). Various formal mentoring models (modes or structural models) are better suited to certain contexts than are others. Common configurations are one-on-one (dyadic) mentoring, peer mentoring, co-mentoring, e-mentoring (distance), technology-mediated mentoring, reverse mentoring, and team or multiple-mentor mentoring.

c) Community Consultations

The community consultation was the most informative means of identifying what Island women entrepreneurs need and want in a business mentoring program. We engaged more than 250 individuals over a three-month period in information sessions, question-and-answer public presentations, seven key informant interviews, and eleven focus

groups (comprising 65 people in total). The focus group discussions and key informant interviews followed a semi-structured format derived from community-based participatory action research.

Each focus group or interview lasted approximately one hour. The key informants were selected because of their leadership and/or unique experiences and expertise in various sectors. Between 3 and 14 individuals participated in the focus groups, one of which included business and economic development professionals (men included) and others that were made up of either potential mentors (men and women) or mentees (women entrepreneurs only). One focus group included alumna of a peer mentoring program. Another focus group (men and women) gave the project Advisory Board an opportunity to contribute their thoughts and experiences. Two focus groups were conducted with Mi'kmaq women in the presence of an Elder: one was on-reserve and the other off-reserve.

The community sources consulted during the needs assessment helped us to identify the significant issues that a business mentoring program for women needed to address. For example, women entrepreneurs are often in home-based micro-businesses. Depending on their geographic location and income level, they may or may not have access to high-speed broadband—outside of the larger urban centres, Internet access tends to be “slow or no” in PEI (McGowan 2015e). And transportation, in the absence of a province-wide bus service, is challenging for many.

We learned from the participants that women carry a heavy burden of family and community responsibilities, often have little or no disposable income, have difficulty accessing capital, struggle to break into the “Old Boys Club,” and may be risk-averse.³

Women uniformly reported that they lacked essential business knowledge and skills, particularly in finance and marketing, a fact confirmed by participants in a business and economic development professionals-specific focus group.

Participants in the community consultation also reported that Islanders can be very judgmental. One was told, when she mentioned trying to decide whether it was the right time to start a family and wondered about the quality of daycare available, that she should just get a dog because anyone who would put their child into daycare was a bad parent. She confirmed that this was not an isolated occurrence.

Another described angrily how, in 2009, she needed to get her husband to co-sign a bank loan, despite the fact that she had more savings, owned property, and made more money. “Are you serious?” she asked them.

We learned that they often lack support from family, friends, and community (“tall poppy” syndrome). They are told frequently that their business idea would not work; many do not understand why they need a business plan or how to develop one. They often do not qualify for government programs that assist start-ups because these programs are offered through Employment Insurance (EI); a disproportionate number of women do not qualify for EI. Those who are newcomers have neither the necessary connections (for example, from whom to obtain local organic supplies for their restaurant) nor do they understand the idiosyncrasies of PEI social life and culture (“islandness”).

Although there are numerous challenges facing women entrepreneurs in PEI, the community consultation confirmed that in addition to the personal, social, and cultural factors at work, women’s greatest challenges lie in the business side of their enterprise: business planning, administrative skills, finance, and marketing. We also learned that women entrepreneurs want and need peer mentoring to break down feelings of isolation and increase their confidence. Women tend to think they are the only ones who do not have the requisite business knowledge and skills: “I thought I was the only one in the room who didn’t know these things. I felt stupid and ashamed.”

We also learned what women want and need in a mentoring program. Building trust in a mentoring relationship is critical. Women need to feel connected, so at the core of a mentoring program needs to be communication, connectedness, recognition, knowledge, reasonable yet clear expectations, openness, and, most importantly, relationships. Mentors and mentees need to examine their personal and professional values. A program needs to be structured but flexible, conscious of limited time available, and include group work. The guidelines and objectives need to be clear, particularly around expectations and the mentor-mentee relationship. Mentors and mentees need to be accountable to one another.

d) Advisory Board Discussions

Advisory Board members contributed insights into the functioning of

their sectors, particularly concerning the challenges that entrepreneurs in these sectors face. Seasonality in the agriculture, fishing, and tourism sectors, for example, meant that the late spring, summer, and early fall were periods when it would be difficult for entrepreneurs in these sectors to participate in a mentoring program. Life-cycle issues, including times when care for young children and/or the elderly is necessary, pose other challenges to women's entrepreneurship.

Key factors identified in the needs assessment

The project team examined what they learned during the needs assessment through a gender lens, employing the GBA+ methodology to identify the unique issues influencing women's experiences (Status of Women Canada 2015). When factors that intersect with gender (age, culture, language, sexual orientation, education, ability, geographic location, immigration status, ethnicity, and socioeconomic status) were considered (Table 5.1), it became clear that no single business mentoring model would suffice to meet the diverse needs of Island women entrepreneurs.

Additionally, we learned that peer mentoring is critical to support women entrepreneurs—to reduce their sense of isolation through networking and boost their confidence and entrepreneurial self-efficacy by showing them that they are not the only ones who struggle—and should be integrated into the business mentoring program.

The relative isolation of rural women entrepreneurs, many of whom work from home in order to accommodate their high level of domestic and care responsibilities, as well as issues regarding cultural appropriateness and safety, support the selection of a model that comprises a set of modes (structural models) rather than a one-size-fits-all approach.

Development and implementation of the pilot mentorship program

Workbooks for mentees and resource manuals for mentors were developed and a curriculum created for the mentorships. The role and function of the mentoring program manager, a position occupied by the project manager who completed certification as a mentoring program manager, turned out to be key to the success of the program: recruiting, matching, and orienting participants, troubleshooting and

Table 5.1: Intersecting factors in business mentoring for women: Results from GBA+

Intersecting Factor	How the Factor May Affect Women
Age	Challenges arise at all stages of women’s life course and are often related to domestic and caregiving responsibilities.
Culture	Cultural attitudes are often entrenched and difficult to change. Traditional notions about gender roles, for example, can cause women to feel shame if they work outside the home.
Language	When English is a foreign language, communication may be difficult. Moreover, in a province such as PEI, differently accented English immediately identifies an individual as an outsider—a “come from away.”
Sexual Orientation	LGBTQ individuals are diverse and may face multiple layers of discrimination.
Education	PEI is slightly below the national average in education and literacy levels.
Ability	Women are more likely than men to have a disability. Disability means flexibility in programming is required.
Geographic location	The geographic reality of being an island as well as the urban/rural divide in PEI presents challenges. There is no Island-wide transportation system, and many rural areas lack access to high-speed Internet.
Migration status	Learning the formal and informal rules about doing business in PEI may overwhelm or confuse newcomers. The migration of workers from PEI to the Alberta oil patch leaves many women as de facto single parents for large parts of the year, reducing the time they have available to devote to entrepreneurship.
Ethnicity	In contrast with newcomers, little is known about the characteristics, motivations, and barriers facing ethnic minorities who were born in their place of residence. PEI has a small but growing population of ethnic minorities.
Socio-economic status	Women are slightly more at risk of entering or being in low income, particularly women who are single parents. Average wages in PEI are lower than the national average.

monitoring the evolving relationships, and maintaining good communication and the database.

Also key was the contribution of community partners: Community Business Development Centres, Chambers of Commerce, and not-for-profit organizations that helped promote and recruit and offered space for project activities to take place in their region.

Four six-month pilots were conducted across the Island from January 2016 to March 2017 involving 34 mentees and 31 mentors. Six mentees did not complete their mentorship for various reasons: ill health, injury, care responsibilities, or realization that their business idea was not feasible. The mentorships included distance, one-on-one, group, and co-mentoring. In lieu of a fee, mentees were required to submit brief reports monthly. An online application provided tombstone data and information about their business intentions or experience. Eligible applicants completed a standardized intake interview.

Additionally, mentees completed an online Entrepreneurial Self-Assessment (ESA) of their business-related knowledge, skills, and personal attributes (Bell 2015). This self-assessment was repeated at the conclusion of their mentorship. If at the idea or startup phase, they also completed the Entrepreneurial Intentions Scale (EIS), a robust indicator of the likelihood that they would actually establish a business (Brice and Spenser 2007). The latter indicated that these mentees were highly motivated to start a business.

Mentees and mentors participated in separate two-hour orientations; mentees also participated in a three-hour Business Startup 101 workshop. After the mentorship, participants completed an exit survey. Throughout this period, local, provincial, regional, national, and international conversations about women entrepreneurs continued in activities involving PEIBWA and community partners. Through PEIBWA, continuous social media feeds were maintained, reaching nearly 16,000 people between 1 and 30 April 2017, for example.

RESULTS OF POST-PROJECT DATA ANALYSES

Key performance indicators were adapted from the International Mentoring Association's (IMA) Mentoring Program Standards to assess program viability, success, and sustainability (IMA 2010). The high mentee retention (83 per cent of mentees; 100 per cent of mentors)

and satisfaction rates, mentor performance, and community partner engagement are indicators of viability and success. Long-term sustainability is being addressed by the Association, which has also committed to a five-year annual follow-up with the mentees.

The pre-program ESA results indicated that most mentees had significant gaps and weaknesses in business-related knowledge, skills, and personal attributes, with the weakest area being management of financials.⁴ The post-program ESA results demonstrated significant advances in nearly all categories. All mentees experienced significant growth in the areas that were identified as weakest and most relevant for their particular stage of business development. This outcome was reflected in the exit interview data, where mentees reported significant progress towards their goals, except one who reported that her goal had changed; 100 per cent voiced satisfaction with their experiences. Further, the mentees reported highly increased confidence in their business-related capabilities.

The online community knowledge survey about opportunities and barriers facing women entrepreneurs was conducted in January 2015 and repeated in May 2017. Contingency table analyses indicated that the samples were similar in many dimensions, with no statistically significant differences between the pre-project and post-project surveys except for one question about identification of opportunities and barriers facing women entrepreneurs in comparison with men ($\chi^2 = 12.7$, $df = 3$, $p = 0.005$). The post-project respondents identified a much broader range of barriers facing women entrepreneurs, suggesting a greater awareness across the Island community about the types of barriers that exist. Although this is a measure of association rather than causation, we are cautiously optimistic that the knowledge-sharing activities and general communication about women entrepreneurs through social and print media—particularly the Telling Our Stories Campaign—may have contributed to this systemic change.

Lessons learned

Many valuable lessons were learned over the course of the project, particularly about the critical need for a monitored infrastructure to support the mentorships and the role of the community partners. We also learned that not all mentees are able, or need, the same intensity of experience, so flexibility in programming is important. Through

the Telling Our Stories Campaign and other outreach activities, we learned that giving women a chance to tell their own stories in their own words and publicizing the program can influence knowledge, perceptions, and attitudes about women entrepreneurs.

What we have also observed and documented is the transformation that each mentee underwent during a relatively short period of time. For example, one mentee commented that, on a scale of one to ten, her self-confidence had grown from a one to a seven over the six months of her participation in the program. The overall impact of the business mentoring program is evident in the growing resiliency of the participants.

Unexpected outcomes

A number of unexpected positive outcomes for PEIBWA were noted. For example, the increased presence of the Association throughout the province resulted in a spike in memberships. Further, PEIBWA developed new partnerships with other community-based organizations.

The Association not only achieved its strategic goals for the period in part because of the project, but expanded its scope to address women in business issues on a larger scale and demonstrated capacity to engage in multiyear complex projects. Tellingly, PEIBWA is now sought after as an opinion leader and was awarded status as an accredited vocational trainer due to the project. The project also fueled PEIBWA's growing national and international presence.

DISCUSSION

The business mentoring model

The business mentoring model that was piloted was formal and structured because the evidence indicated strongly that informal and unstructured mentoring programs are fraught with problems. The model was developmental rather than directive and flexible to accommodate the gendered nature of women's lived experiences as informed by the GBA+ analysis. The model was also community-based to reach women entrepreneurs—particularly those in rural settings—who do not have access to workplace mentoring programs.

Social media (Twitter, Facebook) was employed to publicize the project, share information and resources of interest, and engage

participants (e.g., in private Facebook groups for mentors and mentees). Social media feeds allowed us to reach thousands of Islanders monthly.

A diverse set of modes (structural models) permitted accommodation to diverse contexts: e-mentoring (distance), peer, one-on-one, team, and group mentoring.

Barriers facing women entrepreneurs

PEI was once known only for its seasonal economic activity involving “potatoes, lobster and tourism,” but increasingly other sectors such as bioscience are becoming significant economic drivers (Randall 2015, 113). The usual rhetoric about small-island entrepreneurship has conventionally focused on the insular nature of small islands and constraints such as small market size, higher transportation and infrastructure costs, and finite resources including skilled labour (Baldacchino 2011). Baldacchino and others have written extensively about the features of small-island economies, such as enhanced access to government decision-makers and the influence, impact, and role of key individuals, which give enterprises such as bioscience a distinct competitive advantage in small-island jurisdictions (Baldacchino 2006). As Randall (2015, 122) observed, “...entrepreneurship in small island jurisdictions is conditioned very much by the political, economic and geographic context of the place.”

Women business-owners face the same challenges as men in business, but with the addition of gender-specific issues: demands of family and community commitments, lack of confidence in their abilities, problems raising capital, lack of training and exposure to entrepreneurship, lack of political power, and prevailing attitudes such as skepticism and ridicule that stem from gendered cultural mores and expectations (Harley 1987; Fitzsimons et al. 2005). Further, as noted by Browne (2001, 326), female entrepreneurship is “patterned according to a society’s particular configuration of gendered institutions and ideologies.” In PEI, women in business tend to be excluded from the type of high and easy access to political and economic decision-makers, which is the hallmark of island entrepreneurship (Harley 1987).⁵

As with other largely rural island economies, Island women increasingly turn to entrepreneurship to meet their personal and professional needs; they struggle against both gender-neutral and gender-

specific barriers, however; the latter rests on deeply embedded stereotypes and gendered life experiences. Lack of confidence and low perceptions of their entrepreneurial self-efficacy combine with a deficit of business knowledge and skills, as well as exposure to other entrepreneurs, to place them at high risk of business failure. Mentoring that is developmental in its approach helps build their resiliency by exposing them to new business-related knowledge and skills and new ways of thinking, with the support of an experienced (successful) entrepreneur.

The engagement of community partners through the community consultation process was particularly significant. These partners, comprising sector leaders and service delivery agencies for the promotion and support of entrepreneurship (e.g., Community Business Development Corporations, Chambers of Commerce, not-for-profits), were key collaborators in the rollout of the piloted business mentoring program. Developing partnerships with these organizations has broken down silos and enhanced community and organizational resiliency.

With the piloted program, we demonstrated that women entrepreneurs can be transformed through mentoring to develop a keen sense of “Yes, I can!” They told us that they felt renewed, able to start again in the face of adversity or failure, and motivated to seek new opportunities. As their self-confidence and entrepreneurial self-efficacy grew, they increasingly challenged the status quo and took leadership roles. Through peer and community networks, the mentees became more connected to the business community, which broke down the isolation that many felt. Finally, and most significantly, they developed their business competencies so that they were able to work on, not just in, their businesses. These are the leaders of tomorrow.

NOTES

- 1 The Women on TRACK acronym describes the project’s vision for women entrepreneurs: Transformed, Renewed, Activated, Connected, and Knowledgeable.
- 2 Canada ranks third. Innovation-based economies in decreasing order of the percentage of women in total early-stage activity: United States (11.2), Australia (10.3), Canada (10.0), Portugal (8.4), UK (7.5), Netherlands (7.3), Switzerland (7.2), Singapore (7.2), Taiwan (6.8), Greece (5.8), Spain (4.6), Finland (4.6), Slovenia (4.3), Ireland (4.2), France (4.0), Norway (4.0), Germany (4.0), Sweden (3.8), Italy (3.2), Belgium (3.1), Japan (1.5) (Source: Statistics Canada 2015).

- 3 This last conclusion has been challenged recently, however, as due more to confirmation bias than reality (Nelson 2012), and a recent comparison of field and experimental evidence suggests that this conclusion should be treated with caution because of lack of control for factors that might bias gender differences in making risky choices (Eckel and Grossman 2013).
- 4 See Wagner (2013) for financial incompetency as one of main reasons that eight out of ten businesses fail.
- 5 See Randall (2015) on the topic of access to decision-makers in PEI.

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